



Factors Hindering the Economic Sustainability of Former Female Migrant Workers in Sumbawa Regency, Nusa Tenggara Barat Province

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Abstract. This study provides an in-depth analysis of the factors that impede the economic sustainability of former female migrant workers in Sumbawa Regency. The research seeks to identify both cultural and structural barriers that hinder their economic stability, while proposing alternative solutions to enhance their economic resilience in line with the development goals of Sumbawa Regency. Utilizing a qualitative approach, the study identifies two primary categories of obstacles: cultural and structural. Cultural barriers include personal financial mismanagement, high familial dependency, and widespread fatalistic attitudes among former migrant workers. Structural barriers are primarily linked to exploitative practices by recruitment agents, such as unclear contracts, irresponsible conduct, agent-related debts, withheld wages, and a lack of accountability. These challenges are further exacerbated by limited government support, inadequate banking services, and restricted access to financial institutions. As potential solutions, the study proposes skills-based economic empowerment, improved access to capital, the development of social networks and community support, enhanced financial literacy and planning, and strengthened policy frameworks and legal protections.

Keywords: Economic Barriers, Economic Sustainability, After Migrants, Women Workers.

1. Introduction

In general, everyone, even families, aspire to live a prosperous life. Various efforts and endeavours will be taken to achieve this prosperous life. Article 28 H paragraph (1) of the 1945 Constitution states that everyone has the right to live in physical and spiritual prosperity, to live in a good and healthy environment and to receive health services. Simplifying the meaning of this article, it can be said that everyone has the right to live happy, healthy and wealthy [1]. However, achieving a state of happiness, health and prosperity is not as easy as turning your palm.

One of the factors that hampers this situation is that the basic needs of the community have not been fulfilled due to minimal income [2]. Limited job opportunities and an increasing population that is not in line with the increase or opening of job opportunities exacerbate this condition [3]. Limited employment is one of the main challenges faced by many countries, especially in developing countries. When the number of available jobs is not proportional to the number of labour force that continues to grow every year, there is a high unemployment rate [4]. The increase in population from year to year has an impact on the increase in the number of people of productive age. The high number of productive residents encourages an increase in the size of the labour force. Data from the Central Statistics Agency (BPS) of Sumbawa Regency shows

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that from 2021 to 2023 there was an increase in the number of the labour force of 235,620 people, 257,550 people and 283,290 people, respectively [5].

With the increasing population that is not followed by an increase in employment, many people cannot do much and eventually they are trapped in poverty. This is because employment opportunities are difficult, education is inadequate, skills are minimal, and the absence of business capital forces the population, especially women, to choose to try to find work as Indonesian labour to various countries [6]. Opportunities and job opportunities abroad, especially in the domestic sector as domestic helpers, are wide open for women. This is in line with the less demanding requirements, both in terms of education and skills, making it easier for women migrant workers to penetrate this job opportunity. The main reasons why people decide to migrate are economic, socio-political, natural disasters and many other factors [7].

Protection after work for Indonesian migrant workers and their family members from arriving at debarkation in Indonesia to returning to the area of origin, including continued services to become productive workers [8]. However, the phenomenon that occurs in the field is that there are still many former female migrant workers after working abroad who do not have productivity sustainability so that the economic conditions of the families of these female migrant workers do not experience significant changes [9]. They return to their homeland because the work contract period expires. They have gained a lot of work experience abroad, but due to the lack of capital when they arrived in the country, they became unproductive again.

Based on data from the Transmigration and Labour Office of Sumbawa Regency, it shows that from 2018 to 2021 there were 4,334 female migrant workers who were dispatched to work abroad with various country destinations [10]. Meanwhile, 2,168 people returned to Sumbawa as former female migrant workers until 2022. Of these, 75 per cent have not worked since their return from abroad [11]. Despite repeatedly renewing their contracts as migrant workers, family welfare has not improved. This is due to the absence of good income management personally or by the family. When they become former migrant workers, they will still face the problem of poverty again. The condition and situation of former migrant women should also receive more attention, both by the community and the government. The problem with the reintegration of former Indonesian migrants after their return is the potential to fall into poverty and eventually lead to the decision to work abroad again [12].

The problems faced by former migrant workers in the form of unemployment, consumptiveness, loss of assets and returning to work abroad need to be solved in order to realise community empowerment. Capacity building of former migrant workers needs support from various parties, especially the government and competent parties in order to improve the self-ability, knowledge and attitudes of former female migrant workers [13]. The aspects that influence the economic unsustainability of former female migrant workers are cultural and structural aspects [14]. Cultural aspects that hinder economic sustainability include economic polarisation and cultural homogeneity [15]. In addition to the cultural aspects that cause the economic unsustainability of former female migrant workers are structural aspects. The problem of economic unsustainability of former female migrant workers when viewed from a structural aspect targets the system that serves and perpetuates the inequality experienced by former female migrant workers [16].

Until now, there has been no economic empowerment model based on effective and efficient financial management of former Sumbawa women migrant workers that is programmed to provide better life security. Awareness of a prosperous life in the future

is also still low and at this point there is a knowledge gap that is important to research related to poverty alleviation of former female migrant workers in the community. Therefore, researchers are interested in exploring what factors inhibit the economic sustainability of former female migrant workers in order to realise a better standard of living for former female migrant workers in Sumbawa. The purpose of this research is to explore the cultural and structural aspects that hinder the economic sustainability of former female migrant workers and to formulate alternative solutions that support the economic sustainability of former migrant workers towards the interests of development in Sumbawa Regency.

2. Methods

This research was conducted in five sub-districts in Sumbawa Regency, representing different geographical areas: Labuhan Badas and Alas sub-districts represent coastal regions, Moyo Hulu and Moyo Hilir represent rural areas, and Sumbawa sub-district represents urban areas. The study employed a qualitative research design, aimed at collecting and analyzing data to address the problem of economic unsustainability faced by former female migrant workers, with a focus on cultural and structural barriers. The study was conducted from June to September 2023 in Sumbawa Regency, Nusa Tenggara Barat Province. A purposive sampling technique was used to select 10 informants, including former female migrant workers, their families, community leaders, private agents managing overseas migrant worker placements, and government representatives from the Transmigration and Labour Office, the Social Services Office, Bappeda, and local banks.

The primary data was collected directly from former female migrant workers and their families through interviews and observations. Secondary data was obtained from related institutions such as the Transmigration and Labour Office, the Social Services Office, Bappeda, and banks. The main research instrument was the researcher, as is typical in qualitative studies. Historical and case study approaches were used to investigate the economic challenges faced by former migrant workers, particularly concerning cultural and structural factors. Research tools included interview guides, field notes, a camera for photographic documentation, and an audio recorder to capture in-depth discussions [17]. Data collection was achieved through semi-structured interviews and participant observations, ensuring a holistic understanding of the participants' experiences.

Data analysis followed the Spradley model, focusing on semantic relationships. The stages of analysis included domain analysis, taxonomy analysis, componential analysis, and the identification of cultural themes. The NVivo 12 Plus software was utilized to assist in organizing and analyzing the qualitative data, providing a structured approach to uncovering patterns and relationships within the data.

3. Results and Discussion

3.1 Details of Informant

The study of the phenomenon of former female migrant workers from various perspectives is not something new. But even so, there are still many things that have not been touched and need to be presented in the discourse of the academic public space, including the socio-cultural transformation of former female migrant workers. In this study, ten (10) informants were interviewed to obtain an overview of socio-cultural transformation as an answer to the barriers to economic sustainability of former migrant workers in Sumbawa Regency. The informants were in the age range of 24-50 years old

with the latest education level from elementary school to high school/vocational school, representing the sub-districts of Sumbawa, Moyo Hilir, Moyo Hulu, Utan and Labuhan Badas. Kecamatan Sumbawa represents urban areas, Kecamatan Moyo Hilir, Moyo Hulu and Alas represent rural areas and Kecamatan Labuhan Badas represents coastal areas. The following are the initials, age and latest education of the informants interviewed:

Table 1. Detail of Informant Research

No	Informant Initials	Age (Years)	Last Education
1.	DA	24	SMK
2.	MD	40	SMP
3.	MN	38	SMP
4.	MR	48	SMP
5.	MS	50	SMP
6.	MY	38	SD
7.	NH	36	SMA
8.	NT	38	SMA
9.	SA	42	SMP
10.	YT	37	SMA

When viewed from qualitative data analysis using NVivo 12 Plus software, the results support the findings above, the results of the analysis are as follows:

3.2 Barriers to Economic Sustainability of Former Female Migrant Workers

Figure 1 shows a project map that interprets based on the node code seen from the factors that inhibit the economic sustainability of former female migrant workers. The inhibitors of economic sustainability are divided into two aspects, namely cultural aspects and structural aspects. Where the cultural aspects include the wasteful nature of the individual former female migrant workers themselves and their families and the lack of awareness of saving, dependency, fatalism, apathy, no facilities for business, trauma and depression.

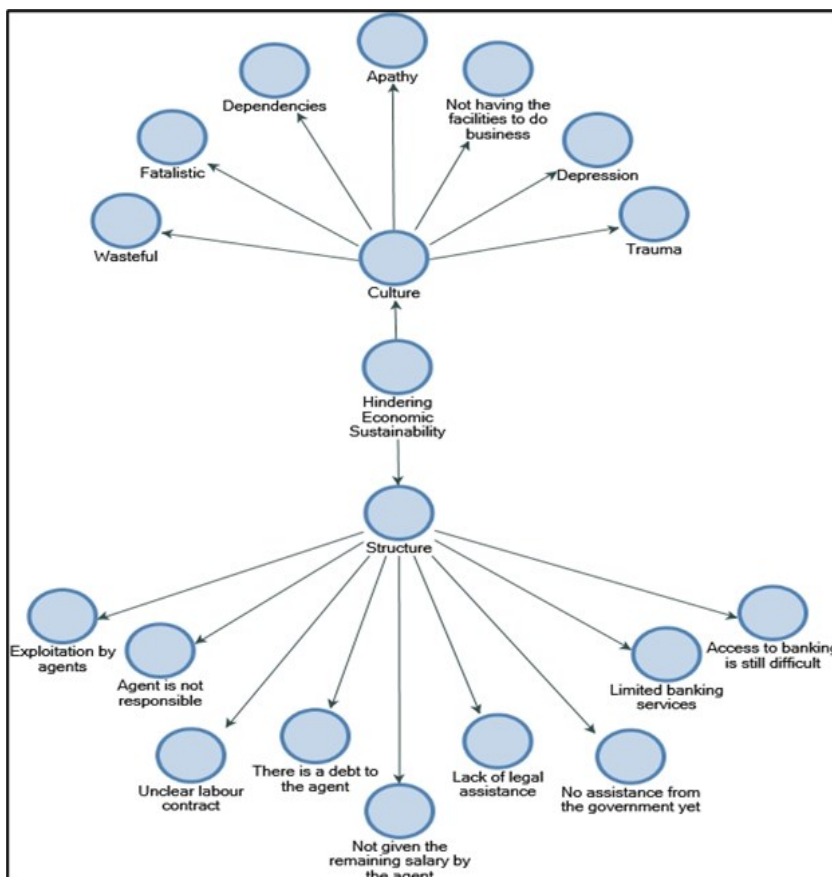


Figure 1. Data Visualisation of the Project Map General Code of Barriers to Economic Sustainability of Female Migrant Workers Post-Migrant Workers

3.3 Alternative Solutions for Economic Sustainability of Female Migrant Workers

3.3.1 Skills-Based Economic Empowerment

Addressing the economic unsustainability of female migrant workers requires a comprehensive and diverse approach, given the challenges they face after returning home. One alternative solution that can be applied is through skills-based economic empowerment.

3.3.2 Facilitating Access to Capital

Access to capital is also a key solution. Many female migrant retirees face difficulties in obtaining the capital to start a business or the necessary investment after returning. Governments, financial institutions, and non-governmental organizations can collaborate to provide microloans or special grants for women who have just returned from working abroad. This financing scheme must be designed with flexible terms and low interest, so that it is easily accessible and does not burden borrowers.

3.3.3 Social Network Development and Community Support

The development of social networks and community support also play an important role in ensuring economic sustainability. The formation of groups or associations among female migrant retirees can provide a platform for them to share experiences, provide emotional support, and facilitate cooperation in joint ventures. These communities can be a source of information and opportunities, as well as facilitate access to a wider market and professional network.

3.3.4 Improving Financial Literacy and Financial Planning

Improving financial literacy and financial planning is another important element. Female migrant retirees often face challenges in managing their money and planning for the future effectively. Financial education programs that include budget management, investment, and retirement planning can help them make better decisions regarding personal and business financial management.

3.3.5 Policy Support and Legal Protection

Policy support and legal protection are also very important. Governments need to implement policies that support the integration of women migrant retirees into the local economy, including legal protections related to workers' rights and access to social services. Such policies should include protection against discrimination and exploitation, as well as support for post-migration economic well-being and recovery.

3.4 Individuals of Former Female Migrant Workers and Economic Unsustainability in The Perspective of Neo-Freud Personality Theory

The cultural aspects that hinder the economic sustainability of former women migrant workers consist of the wasteful nature of the individual former women migrant workers themselves and their families and the lack of awareness of saving money, the dependence of the family on the former women migrant workers, the presence of fatalistic and apathetic attitudes, as well as the absence of facilities for business and the conditions of trauma and depression that occur in the former women migrant workers.

Individuals who are former female migrant workers are unable to create economic sustainability due to the inability to identify various strategies that allow them to use available resources for their economic sustainability. This can be studied with Neo-Freud's personality theory which views personality development in a broader and holistic manner that emphasises social, cultural and developmental aspects throughout life. Neo-Freud's personality theory is a development of Sigmund Freud's psychoanalytic theory. For former female migrant workers, the experience of working abroad influences their identity and self-understanding. This experience shaped their values of hard work and

independence and influenced their perceptions of gender, family and economic roles. Former women migrant workers must be able to navigate their lives from being active migrant workers back to their home lives to avoid an identity crisis.

The relationship between identity crisis and the economic unsustainability of former female migrant workers is strong. The economic instability faced can deepen the identity crisis and hinder the development of a strong and stable identity. If there is no adequate resolution of this identity crisis, former women migrant workers continue to experience role uncertainty and confusion which affects their psychosocial well-being and ability to reintegrate into society. As experienced by informant MS:

"I have been repeatedly disappointed by my husband. All the money I sent him was spent on extravagance, finally we argued on the phone, because I was very emotional, I finally asked for a divorce". (MS, 50 years)

The meaning of this interview is a real picture of a relationship that has experienced a deep rift due to dishonesty, irresponsibility, and lack of healthy communication. The informant felt that she could no longer sustain a marriage that did not give her a sense of security and value. Her request for divorce was a last resort after feeling that all efforts to repair the relationship had been unsuccessful. This is a reflection of the importance of trust and responsibility in a marriage, and how a breach of these values can lead to relationship breakdown. One of the characteristics of individuals experiencing an identity crisis is that they cannot control their emotions [18].

3.5 Interactions between Individuals of Female Migrant Workers and Economic Unsustainability in the Perspective of Simmel's Interaction Theory

The level of social interaction of former female migrant workers affects their adaptability after returning home. Simmel's interaction theory emphasises the importance of social interaction as the basis for the formation of society and social life. This theory focuses on the form and content of interaction, the dynamics of duality in interaction and the importance of micro-sociology in everyday life. The dynamics of social interaction affect the experiences of former female migrant workers after returning home and dealing with unstable economic conditions. Forms of interaction in the context of economic unsustainability can include cooperation, conflict and competition. Female former migrant workers cooperate with family members in managing finances but also experience conflict because the family violates the agreement that has been mutually agreed upon. These forms of interaction influence how they adapt and find solutions.

As a result of long periods away from home, former women migrant workers feel social distance in their relationship with economic opportunities or necessary social support. This social distance affects how former women migrant workers utilise the opportunities available to them; if they are not connected to the social networks or support available, it will be difficult to adapt and find effective solutions. As experienced by informant MY:

"I became a folding goods agent, but failed and went bankrupt due to a lack of business skills and a lot of debt so my capital ran out." (MY, 38 years).

Informants can interpret the importance of adequate skills and knowledge in running a business. Starting a business without good preparation or an understanding of business management can be risky. This failure is a reminder that success in business requires a combination of knowledge, skills and proper management. The informant's experience also highlights the importance of prudent financial management, especially in terms of credit and receivables, so that business capital remains secure and the

business can be sustainable. Although bitter, this failure can be a valuable lesson for informants and others who want to enter the business world. Former women migrant workers must have social capital in the form of social networks in the social sphere to increase economic assets. Social capital has the power to capitalise on social relations that include social networks and trust to gain economic and social benefits [19].

From a structural theory perspective, the position of former women migrant workers is at the lower end of the class structure, limiting their economic opportunities and social mobility, leading to economic unsustainability. When women migrant workers return home, patriarchal social structures restrict them from achieving sustainable economic independence. Female ex-migrant workers often have to return to traditional roles as housekeepers and child carers, generating no direct income and reducing their economic contribution to society. Furthermore, from a structural theory perspective, limited access to capital and resources such as education, training and business networks are important factors that determine one's economic success. Many former women migrant workers experience limitations in accessing this capital and resources. Former women migrant workers do not have sufficient savings, find it difficult to access credit from banking institutions or lack relevant training. This reinforces economic unsustainability as without access to these resources it can make it difficult for them to start their own businesses or find better jobs.

Existing social structures do not always support the reintegration of former women migrant workers well. Without adequate support former women migrant workers can experience fragile and unsustainable economic conditions. Social structures are also determined by the norms and stigmas that exist in society. In some cultures, women who have been migrant workers are stigmatised or discriminated against, which can hinder their economic and social reintegration. It was found in the field that the relationship of trust between financial institutions, in this case banks, and former women migrant workers for the fulfilment of business capital in the effort of economic sustainability does not yet exist. This was revealed by one of the managers of the Regional Development Bank that access to capital is quite easy as long as it meets the requirements set by the bank, but this applies to customers in general and there is no specialisation for former female migrant workers.

3.6 Female Migrant Workers Culture and Economic Unsustainability in the Perspective of Max Weber and David McClelland

In Max Weber's perspective theory of Protestant Ethics encourages an attitude of hard work, discipline, frugality, innovation and wise financial management as a form of micro capitalism that develops in social and cultural life to support long-term economic stability and growth [20]. Weber also emphasises that hard work, discipline and the accumulation of wealth as a sign of moral success which is a blessing from God [21]. So this understanding of cultural and religious values can influence a person's economic behaviour.

The realisation that the income earned is a gift from God, the Almighty, so it is obligatory to be grateful by utilising it as best as possible. However, the lack of knowledge about family financial management and the desire to show their existence to the environment, former female migrant workers and their families are often trapped in a hedon lifestyle. The desire to enjoy the fruits of labour makes them forget to prepare for the future by saving a portion of the income earned while working abroad, thus presenting a wasteful nature in the former migrant workers and their families.

This wasteful nature is one of the dominant factors that make the economy of former migrant workers unsustainable. This was described by informant NH:

"When I had only worked for 1 year in Hong Kong, I decided to go home because I had too much holiday time which caused a lot of expenses due to frequent trips by friends." (NH, 36 years).

The interpretation of this interview shows the importance of awareness and self-management in living life as a migrant worker abroad. The informant realised that, although the job provides a lot of free time, it is important to remain disciplined in managing expenses and not be tempted by invitations that could drain savings. The decision to return home early also illustrates the informant's responsibility towards her financial condition and her desire to avoid potentially harmful situations. This experience is a lesson for the informant and also for other migrant workers about the importance of managing leisure time and finances wisely when working abroad. This condition is in line with the findings who stated that the lifestyle of migrants is influenced by the amount of income earned from work [22].

The finding that the factors that hinder economic sustainability is the extravagant nature of female retired migrant workers was also submitted by MY informant:

"When I had a lot of money, I was called by a friend and asked me to go somewhere. Money of Rp. 500 thousand to Rp. 1 million per day just ran out without feeling it. I also once had 130 grams of gold jewelry, but it was all pawned and could not be redeemed." (MY, 38 years).

The meaning of this interview illustrates how important good financial management and self-control are in the face of the temptation to spend money in an unwise way. The informant realizes that the habit of fulfilling the invitation of friends and not managing expenses in a planned manner can have a negative impact on his financial stability. This experience taught us that money and valuable assets need to be managed carefully to ensure financial sustainability and avoid situations where we have to lose something of value. In addition, this interview also highlights the importance of having awareness of the long-term impact of financial decisions taken, as well as the need to build the ability to resist temptations that can be detrimental. This kind of condition is also explained that the increase in migrant income encourages high consumption [23]. Furthermore, it was emphasized that after returning from abroad, most of the TKWs were unable to resist the temptation of consumptive and ended up spending the money they had collected over the years to become *Tenaga Kerja Wanita* (TKW). As a result, they remain un-independent and economically powerless, because after the money runs out, they still do not get a job in the country [24].

In addition, the extravagant nature of the family is also one of the obstacles to the economic sustainability of female migrant workers, in this case the husband or parents who are entrusted to manage income cannot manage their spending properly [25]. This condition is relevant to the article stating that one way to gain recognition from others regarding social status is to buy luxury goods impulsively without much consideration or planning.

Furthermore, the thing that causes the economic unsustainability of female migrant workers is the dependence of the family on the work of migrant workers who are the backbone of the family. This was revealed by the MS informant:

"I took care of all the family's needs because the other brothers couldn't afford to help much." (MS, 50 years old).

This illustrates how important communication and understanding are in managing family finances, especially when there are family members who work away from home

and send money for a specific purpose. This informant's experience illustrates how important transparency is in the use of the funds sent, as well as the need for careful financial planning to achieve common goals. Although the needs of children are an important priority, without clear communication and mutual agreement, expectations and reality can be very different, which can ultimately lead to disappointment. This interview is also a reminder of the importance of supporting each other and understanding each other's roles in the family, as well as how cooperation and trust are key in achieving common goals.

Another factor that causes the economic unsustainability of retired migrant workers is a fatalistic attitude. This can be seen from the statements of most informants when asked about the management of family financial management that is handed over to husbands or other families.

"Although it is not easy for me to entrust the management of family finances to my husband because he takes care of the children, sometimes I feel annoyed and angry. Even so, I can only resign, because my husband works odd jobs and his income is uncertain." (NH, 36 years old).

Creative thinking and efforts to always find solutions to the economic problems faced by the family are always carried out by retired female migrant workers. The desire to be empowered and always be able to contribute to the improvement of the family economy is pursued with all one's abilities. The great motivation to always be useful for yourself and your family is maintained even though sometimes you encounter challenges and obstacles.

This is in line with David McClelland's theory of "The Achieving Society" [26]. This theory focuses on the need of achievement that affects individual behavior and community development. McClelland argues that individuals with high achievement needs tend to be more successful in environments that support achievement and innovation. McClelland identifies the need for achievement as an individual's drive to achieve high standards, take measurable risks and achieve personal and professional goals. High-achieving individuals are motivated by challenges and feel satisfied when achieving success. Cultural influences can affect the level of need for achievement in society. A society that encourages achievement and innovation produces individuals who are more achievement-oriented. In economic development, the need for achievement can contribute to economic growth and innovation by encouraging individuals to start businesses, develop new technologies and improve efficiency.

Another condition found in female migrant workers who have not been successful in improving the welfare of their families is the sense of prestige to return to managing nature, namely becoming farmers or farm laborers. Although there are some informants who still have a strong enough motivation to return to work in the village as farmers or farm laborers, as revealed by one of the NT informants:

"I still have the spirit to keep working and want to develop the existing farming business." (NT, 38 years).

This interview also provides an overview of individual determination and optimism in facing challenges and opportunities in farming, as well as the importance of personal and professional development in achieving long-term goals. Because the natural resources owned by the region of each female migrant worker are diverse, so their utilization is adjusted to the availability of raw materials in the area. The use of local raw materials has been exemplified by retired migrant workers in Kaliboyo Hamlet and Kopen Hamlet, Kradenan Village. Female migrant retired workers are given skills training as

initial capital to start a business. The handicraft chosen is handicrafts made of bamboo because this raw material is abundant in the hamlet [27]. Likewise, in Kadirejo Village, a program has been carried out to empower female migrant workers by providing training on the use of home yards by making ginger plant *empon-empon* equipped with training in making instant herbal products with ready-to-sell packaging that can provide additional income for family finances [28].

In addition to motivation from within, retired female migrant workers need role models or examples from others, especially family or friends who have managed to get out of the economic downturn that can be used as an example in managing income while working abroad. As stated by the MS informant:

"My cousin has succeeded in becoming a produce entrepreneur with the initial capital obtained from working as a migrant worker. He saved quite a lot and when he returned from Saudi Arabia, he was able to buy a truck and open a business buying and selling produce." (MS, 50 years).

The results of this interview illustrate several important things. First, hard work and discipline in saving while working abroad can result in great opportunities in the future. Second, an initial investment in an important asset, such as a truck, can be a key step in starting and growing a business. Third, the experience and capital gained from migrant work can be used to pave the way to success in local businesses as well as inspire and provide a real example of how careful venture and planning can change lives and open up new opportunities for success in entrepreneurship.

The empowerment of retired migrant workers has made progress in improving economic capabilities if carried out together with the community [29]. Communities have social capital in the form of social networks and social spheres that can increase the economic assets of female migrant workers. Social capital also has the power to capitalize social relations, social networks and trusts and obtain economic and social benefits.

4. Conclusion

There are two (2) aspects that hinder the economic sustainability of female migrant workers, namely cultural and structural aspects. The cultural aspects that hinder the economic sustainability of female migrant workers are the extravagant nature of both the individual female migrant worker and her family, the fatalistic attitude that appears in the female migrant worker, the condition of the dependency of the family of the female migrant worker towards the female migrant worker. Meanwhile, the structural aspect that hinders the economic sustainability of female migrant workers is the role of agents who do not work according to the patterns and provisions of government regulations that have been set. Alternative solutions offered to support the socio-cultural transformation of retired migrant workers that lead to development interests in Sumbawa Regency include Skills-Based Economic Empowerment, Access to Capital, Social Network Development and Community Support, Financial Literacy and Financial Planning Improvement as well as Policy Support and Legal Protection.

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6. Declaration

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